

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

JAMES L. GARLAND, JR.  
MARCI JO GARLAND  
Debtor(s)

Case No. 16-20204JAD

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/25/2016.
- 2) The plan was confirmed on 03/09/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 08/16/2016.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 02/01/2021.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$51,686.94.
- 10) Amount of unsecured claims discharged without payment: \$80,577.20.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$94,795.80
Less amount refunded to debtor	\$2,107.35

**NET RECEIPTS:** **\$92,688.45**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,569.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$4,397.09
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$6,966.09**

Attorney fees paid and disclosed by debtor: \$1,431.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BANK OF AMERICA NA**	Unsecured	1,146.00	1,146.11	1,146.11	545.66	0.00
BUREAUS INVESTMENT GROUP POR	Unsecured	NA	1,979.10	1,979.10	942.25	0.00
CAPITAL ONE NA**	Unsecured	1,515.00	1,515.58	1,515.58	721.57	0.00
CAVALRY SPV I LLC - ASSIGNEE(*)	Unsecured	NA	5,446.54	5,446.54	2,593.10	0.00
CITIBANK NA(*)++	Unsecured	2,756.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	310.00	NA	NA	0.00	0.00
DISCOVER BANK(*)	Unsecured	11,190.00	11,190.90	11,190.90	5,328.00	0.00
ECAST SETTLEMENT CORP	Unsecured	26,850.00	26,850.58	26,850.58	12,783.59	0.00
ECAST SETTLEMENT CORP	Unsecured	688.00	688.38	688.38	327.73	0.00
FAIR COLLECTIONS++	Unsecured	920.00	NA	NA	0.00	0.00
FIRST COMMONWEALTH BANK*	Secured	5,931.00	NA	5,931.00	5,931.00	473.01
JPMORGAN CHASE BANK NA	Unsecured	1,583.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA	Secured	66,396.00	66,223.46	0.00	34,435.24	0.00
JPMORGAN CHASE BANK NA	Secured	0.00	605.17	605.17	605.17	0.00
MIDLAND FUNDING LLC	Unsecured	5,826.00	5,825.94	5,825.94	2,773.74	0.00
MIDLAND FUNDING LLC	Unsecured	3,093.00	3,093.87	3,093.87	1,472.99	0.00
PA STATE EMPLOYEES CU/PSECU	Unsecured	14,783.00	NA	NA	0.00	0.00
PA STATE EMPLOYEES CU/PSECU	Unsecured	9,544.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,413.00	1,384.20	1,384.20	659.02	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	5,822.00	5,821.65	5,821.65	2,771.70	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	7,265.00	7,265.40	7,265.40	3,459.06	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	9,312.00	9,311.65	9,311.65	4,433.29	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	3,393.00	3,393.12	3,393.12	1,615.47	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	4,801.00	4,801.10	4,801.10	2,285.81	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	2,005.00	2,005.39	2,005.39	954.77	0.00
QUANTUM3 GROUP LLC AGNT - MOI	Unsecured	1,281.00	1,281.63	1,281.63	610.19	0.00
THE BUREAUS INC	Unsecured	1,958.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$34,435.24	\$0.00
Mortgage Arrearage	\$605.17	\$605.17	\$0.00
Debt Secured by Vehicle	\$5,931.00	\$5,931.00	\$473.01
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$6,536.17</b>	<b>\$40,971.41</b>	<b>\$473.01</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$93,001.14</b>	<b>\$44,277.94</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$6,966.09</u>
Disbursements to Creditors	<u>\$85,722.36</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$92,688.45</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/07/2021

By: /s/ Ronda J. Winnecour

\_\_\_\_\_  
Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.